

**IN THE UNITED STATES DISTRICT COURT
FOR THE SOUTHERN DISTRICT OF NEW YORK**

KATHRYN HYLAND, MELISSA GARCIA,
ELIZABETH TAYLOR, JESSICA SAINT-
PAUL, REBECCA SPITLER-LAWSON,
MICHELLE MEANS, ELIZABETH
KAPLAN, JENNIFER GUTH, MEGAN
NOCERINO, and ANTHONY CHURCH
individually and on behalf of all others
similarly situated,

Plaintiffs,

v.

NAVIENT CORPORATION and NAVIENT
SOLUTIONS, LLC,

Defendants.

No. 18-cv-9031-DLC-BLM

**SUPPLEMENTAL DECLARATION OF YELENA KONANOVA
IN FURTHER SUPPORT OF PLAINTIFFS' CONSOLIDATED MEMORANDUM OF
LAW IN OPPOSITION TO OBJECTIONS TO THE SETTLEMENT AGREEMENT**

YELENA KONANOVA, an attorney duly admitted to practice law before this Court,
declares as follows:

1. I am a member of the law firm of Selendy & Gay, PLLC ("S&G" or "Lead Counsel"), who along with co-counsel, Mark Richard at Phillips, Richard & Rind, P.A. ("PR&R," and collectively with S&G, "Class Counsel"), are counsel for Plaintiffs Kathryn Hyland, Melissa Garcia, Elizabeth Taylor, Jessica Saint-Paul, Rebecca Spitler-Lawson, Michelle Means, Elizabeth Kaplan, Jennifer Guth, Megan Nocerino, and Anthony Church (collectively, "Plaintiffs" or "Class Representatives") and Class Counsel for the Settlement Class¹ in the class action proceeding captioned above. *See* Dkt. 108 (Preliminary Approval Order). I make this Declaration based on

¹ All terms not defined herein have the meaning ascribed to them in the Settlement Agreement.

my own personal knowledge, pursuant to 28 U.S.C. § 1746, and in further support of Plaintiffs' Consolidated Memorandum of Law in Opposition to Objections to the Settlement Agreement.

ADDITIONAL OBJECTIONS AND COMMUNICATIONS RECEIVED

2. On September 25, 2020, Class Counsel filed a Declaration of Yelena Konanova in Support of Plaintiffs' Consolidated Memorandum of Law in Opposition to Objections to the Settlement Agreement, Dkt. 176, listing the objections to the Settlement Agreement and other class member communications that were filed with the Court or submitted to the Settlement Administrator, and attaching as Exhibit 1, Dkts. 176-1 to 176-4, each such objection that had not been filed with the Court.

3. Since September 25, 2020, Class Counsel have received seven additional objections or communications that were submitted to the Settlement Administrator. The following is a list of each additional objection or communication in alphabetical order by last name of the objector. Each of these additional objections and communications are attached to this Declaration as Exhibit 2 in a bookmarked PDF.

4. **Stephanie Alexander** objects to the settlement because it does not provide monetary relief to members of the Settlement Class, and requests monetary relief from Navient equal to the full amount of her loan. The objection, which was submitted on September 26, 2020 to the Settlement Administrator, is attached at page 1 of Exhibit 2.

5. **Frederick DeTar** objects to the settlement because he does not want to waive his right to participate in a class action against Navient and requests an explanation for why his PSLF application was denied. The objection, which was submitted on September 11, 2020 to the Settlement Administrator, is attached at page 6 of Exhibit 2.

6. **Ellen B. Fanning** objects to the settlement because it does not provide monetary relief for class members and because of her view that it does not hold Navient sufficiently accountable for its actions. She asks to be excluded from the settlement class so that she may join a different lawsuit against Navient in the future. The objection, which was received on September 24, 2020 by the Settlement Administrator, is attached at page 19 of Exhibit 2.

7. **Ann M. Hommer** submitted a letter describing her experiences with Navient and requesting to be included in the settlement. The letter, which was submitted on September 8, 2020 to the Settlement Administrator, is attached at page 22 of Exhibit 2.

8. **Pamela Intintola** objects to the settlement because it does not provide monetary relief for class members or an admission of wrongdoing by Navient, and because it bars class members from future class actions for monetary relief against Navient. The objection, which was submitted on September 11, 2020 to the Settlement Administrator, is attached at page 26 of Exhibit 2.

9. **Latrice Justin** objects to the settlement because of her view that the settlement does not hold Navient accountable for wrongdoing. The objection, which was submitted on September 11, 2020 to the Settlement Administrator, is attached at page 30 of Exhibit 2.

10. **Guadalupe Richardson** objects to the settlement because of her view that she was misled by Navient about her PSLF eligibility, and states that she now cannot qualify because she has retired. She asks that she and others in her situation be permitted to apply for PSLF. The objection, which was submitted on September 11, 2020 to the Settlement Administrator, is attached at page 33 of Exhibit 2.

The undersigned declares under penalty of perjury that the foregoing is true and correct.

Dated: New York, New York
October 1, 2020

/s/ *Yelena Konanova*

Yelena Konanova